

# EXHIBIT H

# EXHIBIT H

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Maurice Sharpe

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		08022802
Amount \$	Interest Rate	No. of Months	Amortization Type:
417,000	6.875 %	360/300	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
			<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & ZIP)			No. of Units
2105 GRAND ISLAND COURT, LAS VEGAS, NV 89117 County: Clark			1
Legal Description of Subject Property (attach description if necessary)			Year Built
			1988
Purpose of Loan		Property will be:	
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot
	\$	\$	\$
		(b) Cost of Improvements	Total (a+b)
		\$	\$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
2004	\$ 495,000	\$ 169,577	Cash-Out/Home Improvement
Title will be held in what Name(s)		Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made	
MAURICE SHARPE		Manner in which Title will be held	
		Single man	
		Estate will be held in:	
		<input checked="" type="checkbox"/> Fee Simple	
		<input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)			

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
MAURICE SHARPE							
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
1931	702		19				
<input type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Borrower)	
<input checked="" type="checkbox"/> Unmarried (includes single, divorced, widowed)		No. 0		<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No.	
<input type="checkbox"/> Separated		Ages		<input type="checkbox"/> Separated		Ages	
Present Address (street, city, state, ZIP)		<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 4 No. Yrs.		Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
2105 GRAND ISLAND COURT							
LAS VEGAS, NV 89117							
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP)				Former Address (street, city, state, ZIP)			
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.				<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
Former Address (street, city, state, ZIP)				Former Address (street, city, state, ZIP)			
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.				<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			

MS

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <b>DIAL INTERNATIONAL</b> <b>3136 S INDUSTRIAL</b> <b>LAS VEGAS, NV 89100</b>		<input type="checkbox"/> Self Employed	Yrs. on this job <b>8 yr(s) 1 mth(s)</b> Yrs. employed in this line of work/profession <b>10</b>	Name & Address of Employer  Yrs. on this job  Yrs. employed in this line of work/profession	
Position/Title/Type of Business <b>PROMOTION SALES MANAGER</b>		Business Phone (incl. area code) <b>702-650-9837</b>		Position/Title/Type of Business  Business Phone (incl. area code)	
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>					
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
			Monthly Income \$		
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
			Monthly Income \$		
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
			Monthly Income \$		
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
			Monthly Income \$		
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
			Monthly Income \$		
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 7,850.00		\$ 7,850.00	Rent	\$	
Overtime				First Mortgage (P&I)	2,109.00	\$ 2,739.39
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	153.92	153.92
Dividends/Interest				Real Estate Taxes	610.28	610.28
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues	180.00	180.00
				Other:		
<b>Total</b>	<b>\$ 7,850.00</b>	<b>\$</b>	<b>\$ 7,850.00</b>	<b>Total</b>	<b>\$ 2,953.20</b>	<b>\$ 3,583.59</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

## VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS		LIABILITIES	
Description	Cash or Market Value	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		
List checking and savings accounts below			
Name and address of Bank, S&L, or Credit Union WASHINGTON MUTUAL BANK PO BOX 1080 NORHRIDGE, CA 91328		Name and address of Company SUNTRUST MORTGAGE/CC 5 1001 SEMMES AVE RICHMOND, VA 23224	\$ Payment/Months
Acct. no. 0570	\$ 9,113	Acct. no. 0521	* (2,106) /93 159,577
Name and address of Bank, S&L, or Credit Union		Name and address of Company AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329	\$ Payment/Months
		Acct. no. 0642	* 1,190 / (R) 23,799
Acct. no.	\$	Name and address of Company AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union		Acct. no. 0671	* 223 / (R) 4,464
		Name and address of Company CAPITAL 1 BK PO BOX 85520 RICHMOND, VA 23285	\$ Payment/Months
Acct. no.	\$	Acct. no. 0639	* 63 2,120
Stocks & Bonds (Company name/number description)	\$	Name and address of Company AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329	\$ Payment/Months
Life insurance net cash value	\$	Acct. no. 0607	* 48 / (R) 953
Face amount: \$		Name and address of Company GEM/CHVON PO BOX 5010 CONCORD, CA 94524	\$ Payment/Months
Subtotal Liquid Assets	\$ 9,113	Acct. no. 0649	* 428 804
Real estate owned (enter market value from schedule of real estate owned)	\$ 950,000	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
Vested interest in retirement fund	\$ 21,169	Job-Related Expense (child care, union dues, etc.)	\$
Net worth of business(es) owned (attach financial statement)	\$	Total Monthly Payments	\$
Automobiles owned (make and year) 04 RANGER ROVER 02 MERCEDES 5500	\$ 58,000 30,000	Net Worth	\$ 1,024,568
Other Assets (itemize) HOME ASSET	\$ 150,000	Total Liabilities b.	\$ 101,717
Total Assets a.	\$ 1,216,282		

## Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)					Insurance, Maintenance, Taxes & Misc.			
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments		Net Rental Income	
2105 GRAND ISLAND COURT LAS VEGAS, NV 89117	SFR	\$ 950,000	\$ 168,577	\$	\$ 2,109	\$ 585	\$	
	Totals	\$ 950,000	\$ 168,577	\$	\$ 2,109	\$ 585	\$	

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
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Fannie Mae Form 1003 07/05  
CALYX Form Loanapp3 frm 09/05

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Borrower  
Co-Borrower

Eredivisie Mac Form 85 07/05

**GMAC 0242**

VII. DETAILS OF TRANSACTION		VIII. DECLARATION	
a. Purchase price	\$	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs		Borrower Yes No Co-Borrower Yes No	
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	
d. Refinance (incl. debts to be paid off)	191,717.00	b. Have you been declared bankrupt within the past 7 years?	
e. Estimated prepaid items	6,394.73	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	
f. Estimated closing costs	9,290.00	d. Are you a party to a lawsuit?	
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	
h. Discount (if Borrower will pay)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action.)	
i. Total costs (add items a through h)	207,401.73	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	
j. Subordinate financing		If "Yes," give details as described in the preceding question.	
k. Borrower's closing costs paid by Seller		g. Are you obligated to pay alimony, child support, or separate maintenance?	
l. Other Credits (explain)		h. Is any part of the down payment borrowed?	
		i. Are you a co-maker or endorser on a note?	
		j. Are you a U. S. citizen?	
		k. Are you a permanent resident alien?	
		l. Do you intend to occupy the property as your primary residence?	
		If "Yes," complete question m below.	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	417,000.00	m. Have you had an ownership interest in a property in the last three years?	
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	
o. Loan amount (add m & n)	417,000.00	PR	
p. Cash from/to Borrower (subtract j, k, l & o from i)	-208,898.27	(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	
		S	

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors or assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

**Right to Receive Copy of Appraisal.** INVA has the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

Borrower's Signature: Maurice Shera Date: 3-11-08 Co-Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER		CO-BORROWER	
I do not wish to furnish this information		I do not wish to furnish this information	
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Interviewer This application was taken by: <input checked="" type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) SILVANO BARRAGAN Interviewer's Signature <u>[Signature]</u> Date: <u>3-11-08</u> Interviewer's Phone Number (incl. area code) 702-460-1789	Name and Address of Interviewer's Employer SSAFE MORTGAGE INC 1418 S ARVILLE # 102 Las Vegas, NV 89149 (P) 702-944-4200 (F) 702-944-4201	

Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: MAURICE SHARPE	Agency Case Number:
	Co-Borrower:	Lender Case Number: 08022502

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature X <i>Maurice Sharpe</i>	Date 3-11-08	Co-Borrower's Signature X	Date
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